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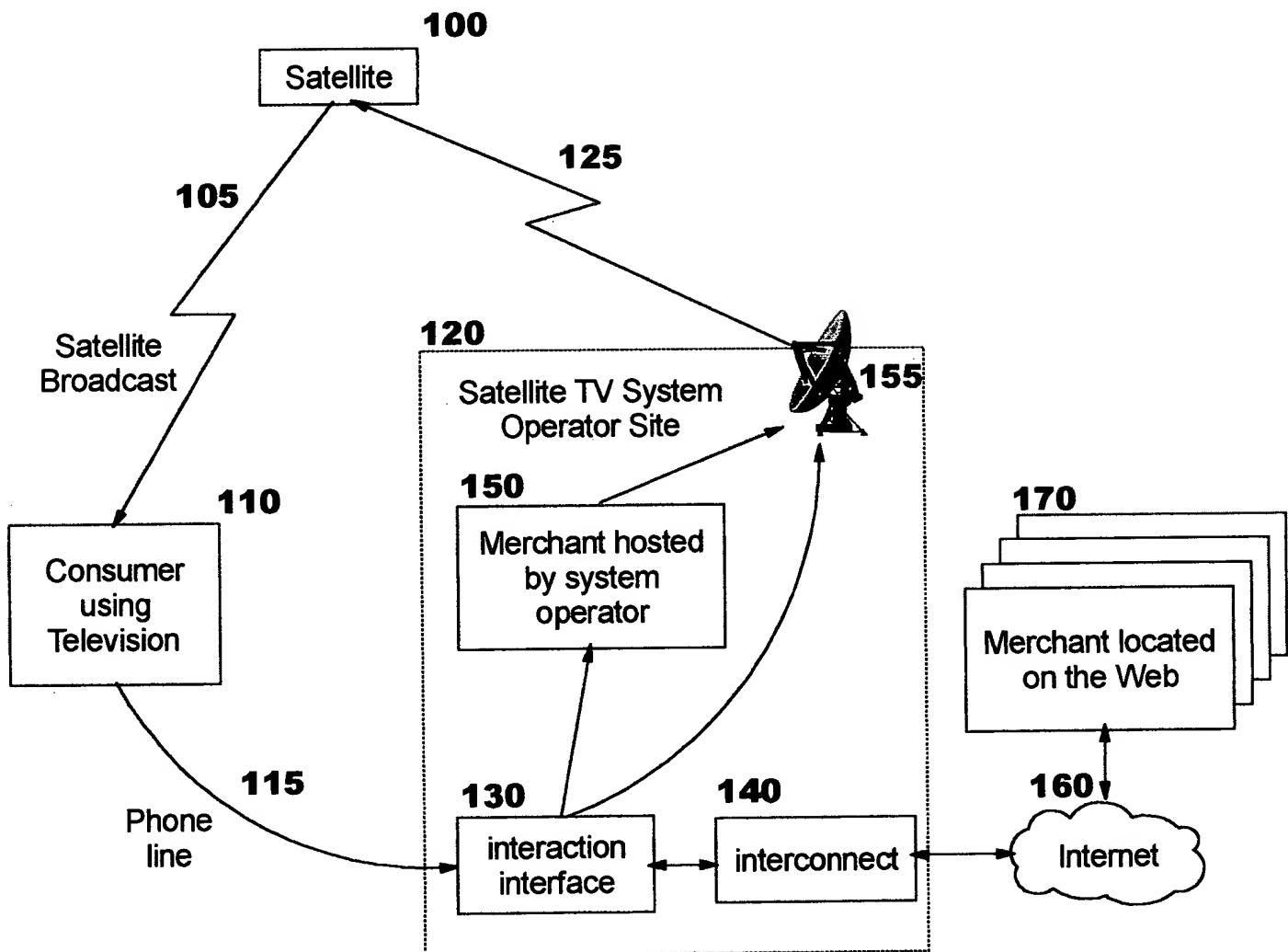


Fig. 1

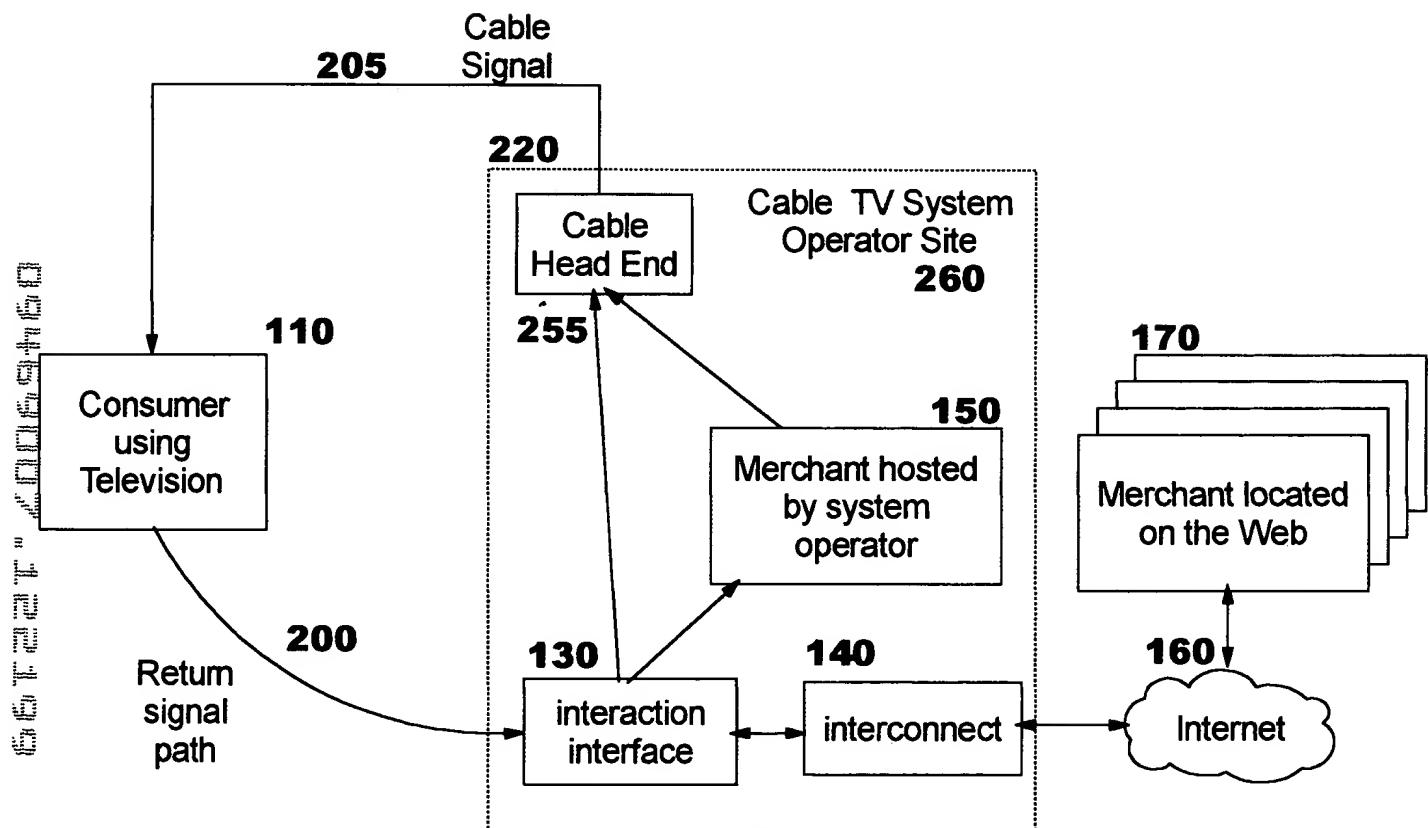


Fig. 2

## Four-Party Credit/Debit Protocol

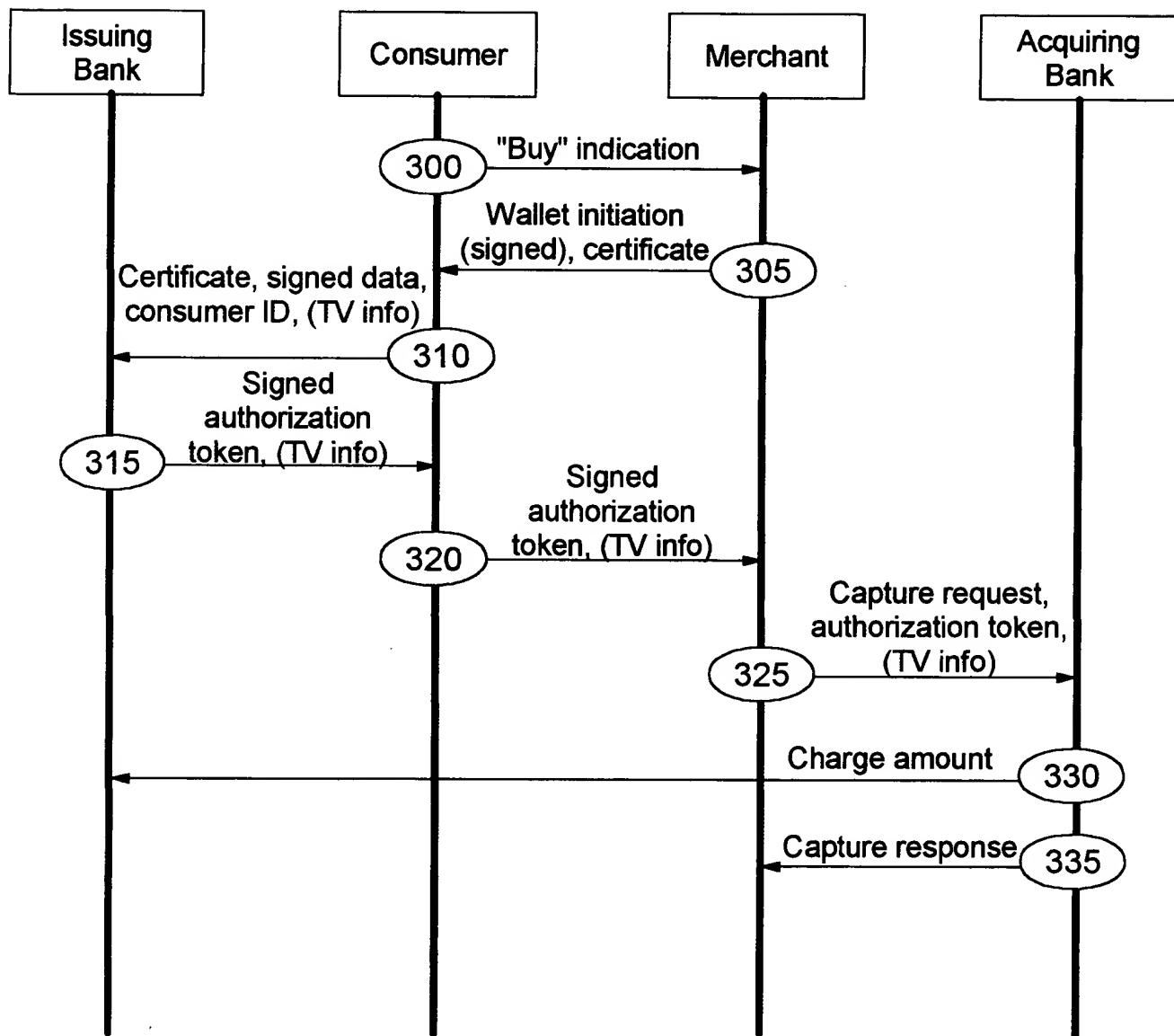


Fig. 3

## Three-Party Credit/Debit Protocol

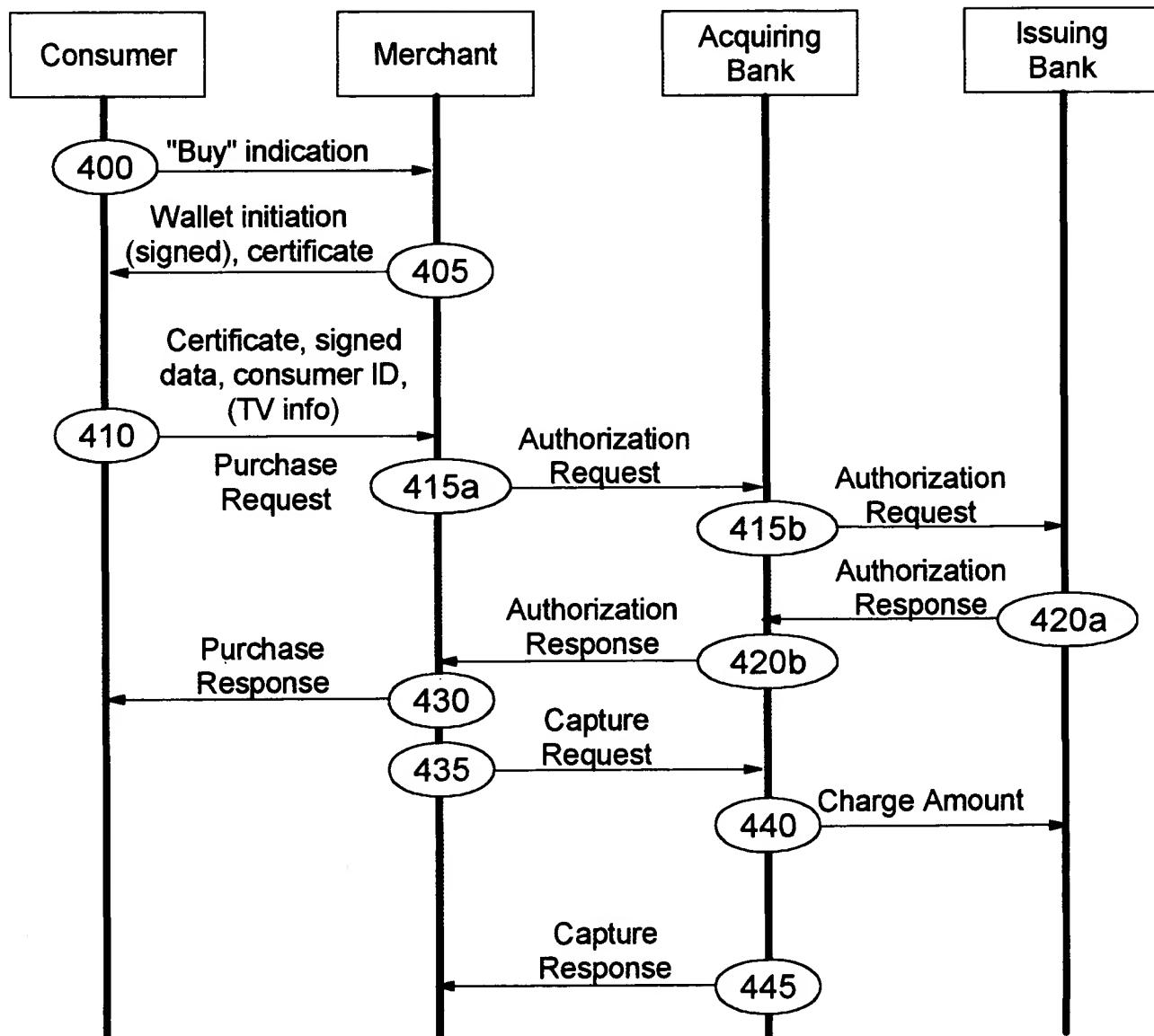


Fig. 4

## TV Commerce Fund Allocation

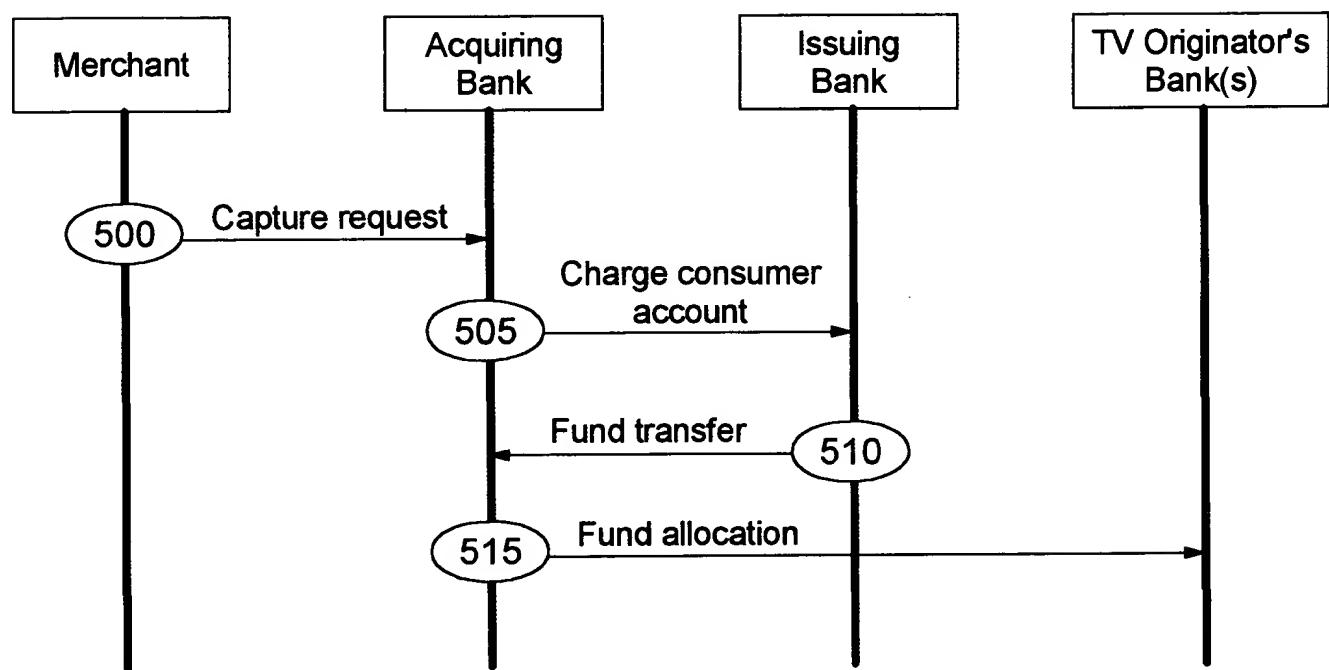


Fig. 5

## TV Commerce Fund Allocation Acquiring Bank (or Card Company)

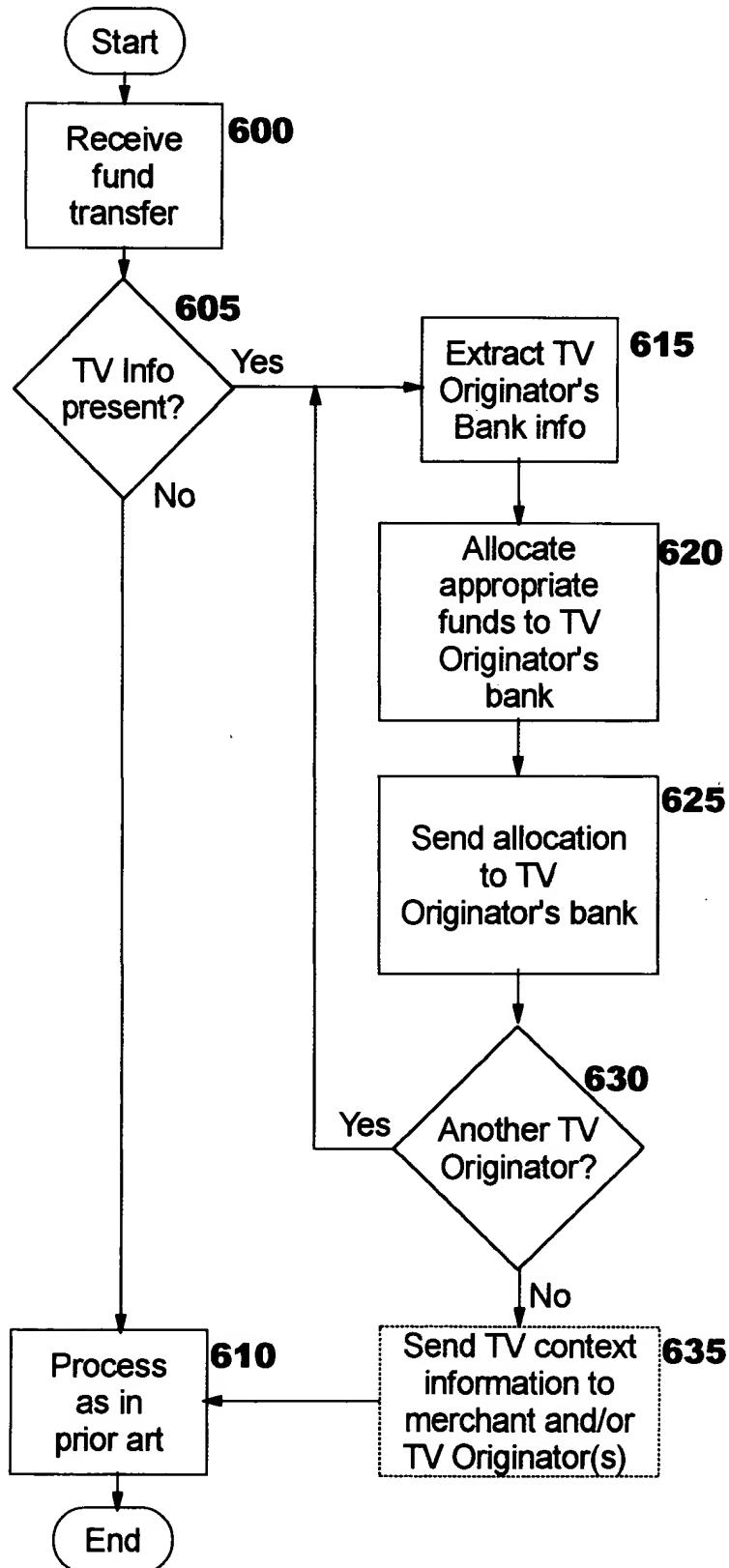


Fig. 6